

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	Frausto, Sheila S	§	Case No. 05 B 04275
	Frausto, Francisco J	§	
	Debtors	§	
		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 02/09/2005.

2) The plan was confirmed on 04/14/2005.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/30/2008.

4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/02/2008 and 06/24/2010.

5) The case was completed on 10/18/2010.

6) Number of months from filing or conversion to last payment: 68.

7) Number of months case was pending: 74.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$9,800.00.

10) Amount of unsecured claims discharged without full payment: \$217,506.84.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$37,125.00
Less amount refunded to debtor	\$0

NET RECEIPTS: \$37,125.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,894.00
Court Costs	\$0
Trustee Expenses & Compensation	\$1,970.73
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$3,864.73

Attorney fees paid and disclosed by debtor NA

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Internal Revenue Service	Priority	\$7,500.00	\$12,241.23	\$12,241.23	\$12,241.23	\$0
Wells Fargo Home Mortgage	Secured	\$75,598.05	\$74,777.74	\$74,777.74	\$0	\$0
Wells Fargo Home Mortgage	Secured	\$11,244.58	\$11,244.58	\$11,244.58	\$11,244.58	\$0
Arnold S Morof & Assoc	Unsecured	\$0	NA	NA	\$0	\$0
Arnold S Morof & Assoc	Unsecured	\$251.00	NA	NA	\$0	\$0
Arrow Financial Services	Unsecured	\$2,072.14	\$1,682.90	\$1,682.90	\$734.08	\$0
Arrow Financial Services	Unsecured	\$2,046.00	NA	NA	\$0	\$0
Asset Acceptance	Unsecured	\$238.33	\$499.78	\$499.78	\$217.98	\$0
AT&T Wireless	Unsecured	\$598.00	NA	NA	\$0	\$0
Bally Total Fitness	Unsecured	\$885.00	NA	NA	\$0	\$0
Banfield, The Pet Hospital	Unsecured	\$543.00	NA	NA	\$0	\$0
Best Buy	Unsecured	\$4,524.88	NA	NA	\$0	\$0
Bi Anesthesia	Unsecured	\$144.00	NA	NA	\$0	\$0
Blue Island Pathology	Unsecured	\$30.00	NA	NA	\$0	\$0
Blue Island Radiology Consult	Unsecured	\$752.00	NA	NA	\$0	\$0
Cavalry Portfolio Services	Unsecured	\$2,872.98	\$3,373.98	\$3,373.98	\$1,471.76	\$0
City of Blue Island	Unsecured	\$462.05	NA	NA	\$0	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
City of Blue Island	Unsecured	\$194.24	NA	NA	\$0	\$0
City of Blue Island	Unsecured	\$109.48	NA	NA	\$0	\$0
Comcast	Unsecured	\$70.00	NA	NA	\$0	\$0
Commonwealth Edison	Unsecured	\$806.45	NA	NA	\$0	\$0
Commonwealth Edison	Unsecured	\$1,122.98	\$1,158.94	\$1,158.94	\$505.46	\$0
Conseco Finance Servicing Corp	Unsecured	\$5,954.00	NA	NA	\$0	\$0
Dr Opferman	Unsecured	\$254.00	\$254.00	\$254.00	\$110.79	\$0
ECast Settlement Corp	Unsecured	\$4,652.36	\$4,652.36	\$4,652.36	\$2,029.42	\$0
General Motors Acceptance Corp	Unsecured	\$17,244.18	NA	NA	\$0	\$0
Groen Waste Services	Unsecured	\$354.09	\$284.56	\$284.56	\$124.12	\$0
Groen Waste Services	Unsecured	\$221.25	NA	NA	\$0	\$0
Ingalls Memorial Hospital	Unsecured	\$918.00	NA	NA	\$0	\$0
Internal Revenue Service	Unsecured	NA	\$732.77	\$732.77	\$319.61	\$0
Kohl's/Kohl's Dept Stores	Unsecured	\$97.00	NA	NA	\$0	\$0
Menards	Unsecured	\$0	NA	NA	\$0	\$0
Midwest	Unsecured	\$90.00	NA	NA	\$0	\$0
Midwest	Unsecured	\$0	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$0	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$279.00	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$7,627.91	\$875.48	\$875.48	\$381.83	\$0
Nicor Gas	Unsecured	\$66.00	NA	NA	\$0	\$0
Pronger Smith Clinic	Unsecured	\$6,420.00	\$631.50	\$631.50	\$275.45	\$0
Radiology Imaging Consultants	Unsecured	\$309.00	NA	NA	\$0	\$0
Resurgent Capital Services	Unsecured	NA	\$2,683.47	\$2,683.47	\$0	\$0
Resurgent Capital Services	Unsecured	\$2,451.77	\$2,683.47	\$2,683.47	\$1,170.53	\$0
Resurgent Capital Services	Unsecured	\$0	\$2,322.50	\$2,322.50	\$1,013.09	\$0
Saxon Mortgage Services Inc	Unsecured	\$163,940.72	NA	NA	\$0	\$0
SBC	Unsecured	\$104.84	NA	NA	\$0	\$0
SBC	Unsecured	\$0	NA	NA	\$0	\$0
SBC	Unsecured	\$130.41	NA	NA	\$0	\$0
Sears Roebuck & Co	Unsecured	\$0	NA	NA	\$0	\$0
Sherman Acquisition	Unsecured	\$2,943.19	\$3,109.55	\$3,109.55	\$1,356.38	\$0
South Suburban Humane Society	Unsecured	\$218.02	NA	NA	\$0	\$0
Southwest Medical Consultant	Unsecured	\$92.26	NA	NA	\$0	\$0
Southwest Obstetries	Unsecured	\$855.00	NA	NA	\$0	\$0
St Francis Hospital	Unsecured	\$267.00	NA	NA	\$0	\$0
St Francis Hospital	Unsecured	\$719.38	NA	NA	\$0	\$0

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Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
T Mobile USA	Unsecured	\$346.65	\$146.65	\$146.65	\$63.96	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$74,777.74	\$0	\$0
Mortgage Arrearage	\$11,244.58	\$11,244.58	\$0
Debt Secured by Vehicle	\$0	\$0	\$0
All Other Secured	\$0	\$0	\$0
TOTAL SECURED:	\$86,022.32	\$11,244.58	\$0
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$12,241.23	\$12,241.23	\$0
TOTAL PRIORITY:	\$12,241.23	\$12,241.23	\$0
GENERAL UNSECURED PAYMENTS:	\$25,091.91	\$9,774.46	\$0

Disbursements:

Expenses of Administration	\$3,864.73	
Disbursements to Creditors	\$33,260.27	
TOTAL DISBURSEMENTS:		\$37,125.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: April 19, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.